

4797-48 (4034-62)  
Serial No.: 09/685,924  
Filed: October 10, 2000

### REMARKS

Claims 1 and 3-15 are pending in the above-identified application. By this Amendment, Applicants have amended claims 1 and 14. The amendments to the claims are supported by the application as originally filed, and do not introduce new matter. Accordingly, entry of the amendments is respectfully requested.

#### Summary of Telephone Interview

In a telephone interview that took place on October 26, 2004, the Examiner and the Applicant's undersigned representative discussed amending the independent claims 1 and 14 as presented in the present Amendment. The Examiner agreed that the present Amendment overcomes the rejection based on *In re Gulack* and *In re Lowry*. Moreover, the Examiner agreed that the prior art of record does not disclose the claimed applications, i.e., applications for accessing information regarding financial products and services provided by the financial service entity. However, a conclusion with regard to patentability was not reached.

#### Claim Rejections – 35 U.S.C. § 103

The Examiner rejected claims 1, 3-6, 8-9 and 11-15 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,408,336 (Schneider et al.) in view of U.S. Patent No. 6,195,696 (Baber), and rejected claims 7 and 10 under 35 U.S.C. § 103(a) as being unpatentable over Schneider et al. and Baber further in view of U.S. Patent No. 6,460,141 (Olden). The Applicant respectfully traverses the rejections, and assert that the claims pending in the present application, i.e., claims 1 and 2-15, are patentable over Schneider et al., Baber, and Olden for at least the reasons stated below.

Independent claims 1 and 14 of the present invention are drawn toward systems that include an interface application and an authentication application. The interface application selectively provides access to internal matters to the financial service entity, including information regarding financial products and services provided by the financial service entity, and to external real-time financial market data. None of these features are disclosed or otherwise suggested by the references cited by the Examiner.

With regard to the information regarding financial products and services provided by the financial service entity, the Examiner agrees that the references of record do not disclose

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an application that selectively provides access to such information. There is also no suggestion in any of the references of record to selectively provide such information.

The Examiner asserts that Baber discloses providing access to applications that are relevant to a user's roles and responsibilities with reference to col. 10, lines 5-12. The Applicant respectfully notes that the referenced section of Baber states that, "a user may want to create subsets of content corresponding to different roles the user may have within an enterprise." Col. 10, lines 3-5. Thus, a user with one or multiple roles within the enterprise may have multiple profiles that create content pages with subsets of information corresponding to the user's role or roles. Baber does not therefore suggest expanding the internally oriented information provided therewith to include externally oriented information regarding financial products and services provided by the financial service entity for client consulting. On the contrary Baber recognizes that Intranet systems are typically used to share internally oriented information between employees of an enterprise, *i.e.*, information typically related to matters of interest to the user as an employee of the enterprise, such as various forms, directory of employees, reports, personnel manuals, etc., which information is not intended to be shared with others outside of the enterprise. Col. 1, lines 43-44, Fig. 1. Accordingly, there is no suggestion to expand the internally oriented information system of Baber to an externally oriented system that provides information regarding products and services provided by the financial service entity for client consulting.

With regard to the real-time market data application, none of the references cited by the Examiner disclose such a feature. The Examiner asserts that Baber discloses a real time market application for accessing real-time market quotes with reference to Figure 11 and col. 13, lines 20-31. The Applicant respectfully disagrees with the Examiner on this point. Baber shows a stock ticker applet that displays what appear to be two stock indices (ILX and XOJ). There is no indication whether the ticker provides real-time data or whether the data is delayed, *i.e.*, from the previous close of the market, etc. As noted previously, real-time market data is made available primarily due to automated trading, which provides quick or real-time access to market transaction data that occur within the collective automated trading system. Since real-time data is provided typically at a relatively high premium, the information provided by Baber is much more likely to be delayed insofar as there is no need to provide real-time market data to employees within the context of Baber given the internally oriented nature of the information provided. On the contrary, providing real-time

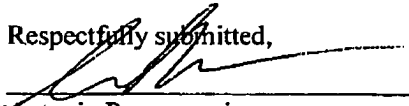
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information to employees would distract employees that are likely to be interested in the value of their portfolio than their work.

The dependent claims are patentable for additional reasons. While deemed unnecessary to argue these additional reasons at this time, given the arguments presented above, the Applicant reserves the right to present such arguments should it become necessary or desirable to do so.

For the above reasons, the Applicant submits that his invention as claimed is patentable over the references cited by the Examiner. Accordingly, reconsideration and allowance of the pending claims is therefore respectfully solicited. The Examiner is invited to contact the Applicant's undersigned representative in an effort to expedite the prosecution of the present case.

Respectfully submitted,

  
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Date

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